

**FORM B1**

**United States Bankruptcy Court  
 Northern District of Illinois**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>English, Bobbie</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>Bobbie G English Bobbie Jo English Barbara English</b>	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>7972</b>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>14646 S Spaulding Harvey, IL 60426</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor  
 (if different from street address above):

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue (Check any applicable box)**

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
Chapter 11 Small Business (Check all boxes that apply)	
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

**Statistical/Administrative Information (Estimates only)**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Estimated Assets**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Estimated Debts**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**U.S. Bankruptcy Court  
 Northern District Of Illinois**

**Filed: 04/12/2005  
 Time: 14:27:11  
 Debtor: BOBBIE ENGLISH  
 Case: 05-13743 Fee : 194  
 Chapter: 13 Rec. #: 3127596  
 Judge: Carol Doyle  
 341 mtg: 05/09/2005 @ 03:00PM  
 ConfHrg: 05/26/2005 @ 10:30AM  
 Trustee: MARILYN MARSHALL**



1:05BK13743-BK001

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>English, Bobbie</b>
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)		
Location Where Filed: See Schedule Attached	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X   
Signature of Debtor

**Bobbie English**

X

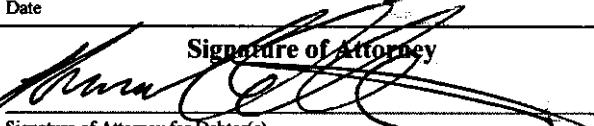
Signature of Joint Debtor

**(708) 339-7681**

Telephone Number (If not represented by attorney)

Date

**Signature of Attorney**

X 

Signature of Attorney for Debtor(s)

**Thomas Holstein 1251716**

Printed Name of Attorney for Debtor(s)

**Thomas Holstein & Associates Bar No. 1251716**

Firm Name

**109 West Elm Street**

Address

**Chicago, IL 60610**

**(312) 951-7447**

Telephone Number

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

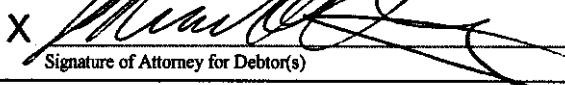
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X   
Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**IN RE English, Bobbie**

Case No. \_\_\_\_\_

Debtor(s)

**VOLUNTARY PETITION**  
**Continuation Sheet - Page 1 of 1**

Prior Bankruptcy Case Filed Within Last 6 Years:

**Location Where Filed: Northern Dist/ Eastern Div Of Illinois**

**Case Number: 99-27302**

**Date Filed: 9/2/99**

**Location Where Filed: Northern Dist/ Eatern Div Of Illinois**

**Case Number: 00-03471**

**Date Filed: 2/7/00**

**Location Where Filed: Northern Dist/ Eastern Div Illinois**

**Case Number: 01-29638**

**Date Filed: 8/23/01**

**Location Where Filed: Northern Dist/ Eastern Div Illinois**

**Case Number: 03-14274**

**Date Filed: 3/31/03**

**Location Where Filed: Northern Dist/ Eastern Div Illinois**

**Case Number: 04-18994**

**Date Filed: 5/14/04**

English Bobbie  
14646 S Spaulding  
Harvey, IL 60426

Thomas Holstein & Associates  
Bar No 1251716  
109 West Elm Street  
Chicago, IL 60610

American Express  
% Becker & Lee  
P O Box 3001  
Malvern, PA 19355

American General  
6025 W Cermak Rd  
Cicero, IL 60804

Americredit  
P O Box 18384  
Arlington, TX 76096

Associated Bk Of Delaware  
Processing Center  
Des Moines, IA 50363

Bank America  
P O Box 530802  
Atlanta, GA 30353

Calumet Dermatology  
P O Box 666  
Lansing, IL 60438

Calvary Portfolio Services  
7 Skyline Dr, 3rd Fl.  
Hawthorne, NY 10532

Carecredit Card  
P O Box 2016  
Omaha, NE 68103

Carson Pirie Scott  
% Smc  
P O Box 19249  
Sugarland, TX 77496

Circuit City  
P O Box 42395  
Richmond, VA 23286

Citibank  
P O Box 6001  
The Lakes, NV 23286

Citifinancial  
Investment Recovery  
P O Box 914  
Owingsmills, MD 21117

Ecast Settlement Corp  
P O Box 35480  
Newark, NJ 07193-5480

Fidelity Federal  
P O Box 1631  
Glendale, CA 91209

First USA Bank  
P O Box 149265  
Austin, TX 78714

Ford Motor Credit  
Drawer 55-953  
P O Box 55000  
Livonia, MI 48153

GE Card Services  
Max Recovery  
P O Box 10228  
Newark, NJ 07193

GE Card Services  
P O Box 78811  
Phoenix, AZ 85062

GE Select  
P O Box 650657  
Dallas, TX 75265

Green Tree Financial  
Helig Meyers  
322 Minnesota St

St Paul, MN 55102

Homemakers  
P O Box 5877  
Carol Stream, IL 60197

Household Bank  
E Cast Settlement Corp  
Po Box 35480  
Newark, NJ 07193-5480

Internal Revenue Service  
Stop 5016-CHI  
230 S Dearborn  
Chicago, IL 60604

J C Penney  
P O Box 533  
Dallas, TX 75221

John Torres  
4336 Saratoga Ave  
Suite 201  
Downers Grove, IL 60515

Laura Hrisko  
20 N Clark, Suite 2600  
Chicago, IL 60602

Marshall Fields  
Retailers National Bank  
P O Box 59231  
Minneapolis, MN 55459-0231

Midland Finance  
7300 N Western Ave  
Chicago, IL 60645

Outsorting Collections  
1250 Sixth Ave #201  
San Diego, CA 92101

Radio Shack  
P O Box 2016  
Omaha, NE 68103

Sears  
P O Box 182532  
Columbus, OH 43218

Secuirty National  
& Fisher & Fisher  
120 N Lasalle  
Chicago, IL 60602

Sprint  
Po Box 650353  
Dallas, TX 75265-0353

Terri M Long  
18201 Morris  
Homewood, IL 60430

The Associates  
P O Box 9367  
Des Moines, IA 50306

Toyota Motor Credit  
P O Box 3548  
Oakbrook, IL 60523

Wards  
P O Box 105997  
Atlanta, GA 30353-5997

UNITED STATES BANKRUPTCY COURT  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$130 filing fee plus \$45 administrative fee)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family farmer (\$200 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Bobbie English

Signature of Debtor

Date

Case Number

Debtor Copy / Court Copy  
(B 201 Rev 1/95)

**United States Bankruptcy Court**  
**Northern District of Illinois**

**IN RE:****English, Bobbie**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <b>2,200.00</b>
Prior to the filing of this statement I have received .....	\$ <b>750.00</b>
Balance Due .....	\$ <b>1,450.00</b>

2. The source of the compensation paid to me was:  Debtor  Other (specify): \_\_\_\_\_

3. The source of compensation to be paid to me is:  Debtor  Other (specify): \_\_\_\_\_

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

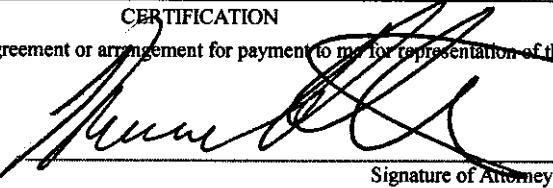
**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

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April 12, 2005

Date

  
Signature of Attorney

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Thomas Holstein & Associates Bar No. 1251716

Name of Law Firm